



### **Citigroup, CitiMortgage Program**

<b>What is the Citi Homeowner Assistance Program?</b>	The Citi Homeowner Assistance Program will preemptively reach out to homeowners in need of assistance and will not initiate a foreclosure or complete a foreclosure sale on any eligible borrower where Citi owns the mortgage.
<b>When does the Citi Homeowner Assistance Program Begin?</b>	The program begins Nov. 11, 2008 and ends May 2009.
<b>Who is eligible?</b>	Contact your lender to determine eligibility. However, some of the eligibility requirements for the Citi Homeowner Assistance Program are as follows: <ul style="list-style-type: none"><li>● Must be first mortgage and must be a loan Citi owns.</li><li>● The property must be the primary residence and owner occupied (owner may own a second home).</li><li>● The borrower is working in good faith with Citi.</li><li>● The borrower currently may not be behind on their payments but may require help to stay current.</li><li>● Current total monthly mortgage payments exceed 38 percent of gross monthly income.</li></ul>
<b>Who should I contact?</b>	To determine eligibility, contact Citi at (800) 667-8424.
<b>How can I learn more about the program and start the application process?</b>	More information can be found at <a href="http://www.mortgagehelp.citi.com">www.mortgagehelp.citi.com</a>